



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name FIRST NATIONAL OF NEBRASKA, INC.

City/State OMAHA, NE

Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 27,305,115

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST NATIONAL OF NEBRASKA, INC.
1620 DODGE STREET

OMAHA, NE 68102

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	26,794,990	24,666,490	25,498,464	23,476,301	21,588,413
Net income (\$000)	94,768	115,379	493,387	296,123	292,939
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.51	2.55	97	4.68	2.67	96	4.57	2.60	96	5.11	2.77	96	5.93	3.01	96
+ Non-interest income	1.82	0.97	88	1.96	1.13	85	2.09	1.04	90	1.83	1.21	82	1.82	1.32	77
- Overhead expense	3.79	2.18	94	3.56	2.28	91	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96
- Provision for credit losses	0.71	0.04	95	0.63	-0.12	97	0.03	-0.09	79	1.41	0.51	94	1.35	0.15	96
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0.04	0.02	72	0	0.01	44
+ Other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.83	1.35	81	2.46	1.78	87	2.49	1.66	93	1.63	1.04	86	1.78	1.56	69
Net operating income	1.41	1.03	85	1.87	1.36	86	1.93	1.26	93	1.26	0.81	83	1.36	1.19	69
Net income	1.41	1.02	85	1.87	1.35	86	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.06	2.96	97	5.19	3.18	96	5.09	3.06	96	5.91	3.55	96	7.34	4.41	96
Interest expense	0.13	0.20	33	0.18	0.29	29	0.15	0.25	28	0.43	0.52	43	0.93	1.08	40
Net interest income (tax equivalent)	4.94	2.75	97	5.01	2.88	96	4.94	2.80	96	5.48	3.01	96	6.41	3.33	96
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.90	0.09	95	1.35	0.16	97	1	0.11	97	1.64	0.27	94	2	0.21	95
Earnings coverage of net loan and lease losses (X)	4.50	38.54	25	3.40	25.70	15	3.92	39.72	12	2.66	22.91	13	2.13	24.40	11
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.71	1.20	88	2.61	1.49	91	1.71	1.23	86	2.69	1.58	89	2.32	0.83	95
Allowance for loan and lease losses / Total loans and leases	1.71	1.17	88	2.55	1.47	91	1.70	1.20	86	2.65	1.55	89	2.28	0.81	95
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.47	57	0.63	0.70	48	0.53	0.49	62	0.59	0.71	45	0.70	0.57	65
30-89 days past due loans and leases / Total loans and leases	0.46	0.32	77	0.73	0.33	88	0.42	0.32	71	0.73	0.39	84	0.93	0.43	88
Liquidity and Funding															
Net noncore funding dependence	-13.15	-1.97	17	-12.13	-0.51	17	-15.51	-2.33	14	-7.14	3.20	20	13.05	14.45	49
Net short-term noncore funding dependence	-13.36	-6.65	24	-12.44	-6.88	27	-15.75	-7.71	24	-7.49	-4.76	32	11	3.38	74
Net loans and leases / Total assets	62.06	59.31	57	63.28	60.99	55	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65
Capitalization															
Tier 1 leverage ratio	10.83	9.06	88	11.34	9.15	90	11.49	8.98	91	11.03	9.13	90	11.05	9.76	80
Holding company equity capital / Total assets	10.46	10.29	53	10.84	10.72	50	10.90	10.71	56	10.87	11.16	45	10.62	12.43	29
Total equity capital (including minority interest) / Total assets	10.51	10.40	53	10.85	10.85	49	10.96	10.82	54	10.88	11.29	43	10.62	12.57	26
Common equity tier 1 capital / Total risk-weighted assets	13.32	12.21	73	13.78	12.57	72	13.68	12.42	73	13	12.38	66	11.54	12.17	43
Net loans and leases / Equity capital (X)	5.93	5.82	51	5.84	5.73	55	5.62	5.53	53	6	5.58	60	6.73	5.21	79
Cash dividends / Net income	8.27	33.45	13	6.98	23.13	18	20.16	28.27	32	19.02	42.30	19	19.57	33.12	28
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	6.92	9.35	55	14.37	16.49	51	8.36	10.50	48	9.70	16.68	29	4.51	9.26	39
Equity capital	3.14	4.03	60	11.81	9.13	73	8.66	7.46	69	12.33	6.99	78	10.95	10.49	67
Net loans and leases	4.87	6.29	53	3.58	7.22	44	1.82	3.36	49	0.14	9.07	18	3.92	9.10	30
Noncore funding	-74.59	-10.65	0	-58.22	-25.09	9	-78.22	-14.79	0	-63.48	-12.18	3	-1.70	6.59	39
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.21	11.08	37	5.36	11.33	38	5.07	10.95	36	5.50	13.56	38	6.17	13.04	49
Equity investment in subsidiaries / Equity capital	99.56	103.47	34	97.93	102.85	22	97.41	103.22	15	98.56	102.81	24	100.60	103.22	40
Cash from ops + noncash items + op expense / Op expense + dividends	262.32	125.04	83	270.75	98.58	92	205.89	154.48	71	185.06	147.24	74	211.12	190.27	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	282,261	275,323	1,106,790	1,191,131	1,358,017	2.52	7.16
Income from lease financing receivables.....	2	3	9	13	11	-33.33	-50.00
Fully taxable income on loans and leases.....	281,742	274,598	1,104,267	1,187,509	1,354,027	2.60	7.23
Tax-exempt income on loans and leases.....	521	728	2,532	3,635	4,001	-28.43	-22.01
Estimated tax benefit on income on loans and leases.....	154	225	720	1,031	1,153	-31.74	-59.11
Income on loans and leases (tax equivalent).....	282,417	275,551	1,107,519	1,192,175	1,359,181	2.49	7.06
Investment interest income (tax equivalent).....	26,182	22,351	89,145	97,023	97,192	17.14	72.15
Interest on balances due from depository institutions.....	1,321	584	3,723	2,822	7,905	126.20	95.70
Interest income on other earning assets.....	240	198	939	1,266	1,713	21.21	-2.83
Total interest income (tax equivalent).....	310,160	298,684	1,201,326	1,293,286	1,465,991	3.84	10.80
Interest on time deposits of \$250K or more.....	311	553	1,783	5,073	12,387	-43.76	-75.22
Interest on time deposits < \$250K.....	1,315	2,684	7,725	22,251	34,684	-51.01	-70.20
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,489	3,790	14,493	41,960	95,966	-7.94	-51.05
Interest on other borrowings and trading liabilities.....	970	1,470	5,305	13,853	32,860	-34.01	-62.32
Interest on subordinated debt and mandatory convertible securities.....	1,693	1,706	6,785	10,059	10,072	-0.76	105.21
Total interest expense.....	7,778	10,203	36,091	93,196	185,969	-23.77	-51.97
Net interest income (tax equivalent).....	302,382	288,481	1,165,235	1,200,090	1,280,022	4.82	14.66
Non-interest income.....	121,860	120,681	532,982	430,773	392,821	0.98	22.10
Adjusted operating income (tax equivalent).....	424,242	409,162	1,698,217	1,630,863	1,672,843	3.69	16.70
Overhead expense.....	253,972	219,567	1,058,355	927,263	998,169	15.67	13.91
Provision for credit losses.....	47,509	38,547	6,903	331,472	291,160		-41.16
Securities gains (losses).....	0	0	0	10,004	21		-100.00
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	122,558	151,484	633,839	382,000	384,409	-19.10	103.53
Applicable income taxes.....	28,024	35,702	140,274	84,180	89,541	-21.51	29.30
Tax equivalent adjustments.....	352	387	1,341	1,655	1,888	-9.04	-52.43
Applicable income taxes (tax equivalent).....	28,376	36,089	141,615	85,835	91,429	-21.37	26.61
Minority interest.....	-586	16	-1,163	42	41		
Net income before discontinued operations, net of minority interest.....	94,768	115,379	493,387	296,123	292,939	-17.86	150.73
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	94,768	115,379	493,387	296,123	292,939	-17.86	150.73
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	94,182	115,395	492,224	296,165	292,980	-18.38	149.15
Investment securities income (tax equivalent).....	26,182	22,351	89,145	97,023	97,192	17.14	72.15
US Treasury and agency securities (excluding mortgage-backed securities).....	2,065	1,560	6,936	6,670	10,055	32.37	-23.12
Mortgage-backed securities.....	22,204	19,182	75,566	85,068	82,609	15.75	104.99
All other securities.....	1,913	1,609	6,643	5,285	4,528	18.93	13.14
Cash dividends declared.....	7,836	8,052	99,484	56,329	57,319	-2.68	4.52
Common.....	7,836	8,052	99,484	56,329	57,319	-2.68	4.52
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.63	2.75	97	4.84	2.96	96	4.71	2.85	96	5.51	3.27	96	6.79	4	96
Less: Interest expense	0.12	0.19	33	0.17	0.27	29	0.14	0.23	28	0.40	0.48	44	0.86	0.98	40
Equals: Net interest income (tax equivalent)	4.51	2.55	97	4.68	2.67	96	4.57	2.60	96	5.11	2.77	96	5.93	3.01	96
Plus: Non-interest income	1.82	0.97	88	1.96	1.13	85	2.09	1.04	90	1.83	1.21	82	1.82	1.32	77
Equals: adjusted operating income (tax equivalent)	6.33	3.56	94	6.64	3.87	93	6.66	3.70	94	6.95	4.04	96	7.75	4.41	95
Less: Overhead expense	3.79	2.18	94	3.56	2.28	91	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96
Less: Provision for credit losses	0.71	0.04	95	0.63	-0.12	97	0.03	-0.09	79	1.41	0.51	94	1.35	0.15	96
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0.04	0.02	72	0	0.01	45
Plus: other tax equivalent adjustments	0	0	44	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.83	1.35	81	2.46	1.78	87	2.49	1.66	93	1.63	1.04	86	1.78	1.56	69
Less: Applicable income taxes (tax equivalent)	0.42	0.31	77	0.59	0.40	84	0.56	0.38	86	0.37	0.23	87	0.42	0.36	71
Less: Minority interest	-0.01	0	0	0	0	82	0	0	0	0	0	82	0	0	75
Equals: Net operating income	1.41	1.03	85	1.87	1.36	86	1.93	1.26	93	1.26	0.81	83	1.36	1.19	69
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.41	1.02	85	1.87	1.35	86	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69
Memo: Net income (last four quarters)	1.82	1.17	93	1.61	1.07	87	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69
Net income—BHC and noncontrolling (minority) interest	1.41	1.04	84	1.87	1.37	86	1.93	1.27	93	1.26	0.83	82	1.36	1.20	69
Margin Analysis															
Average earning assets / Average assets	91.47	93.16	26	93.39	93.08	55	92.49	93.08	40	93.24	92.32	62	92.47	91.05	65
Average interest-bearing funds / Average assets	56.91	60.43	35	59.21	62.97	37	57.76	61.99	35	61.50	64.06	40	64.47	65.57	44
Interest income (tax equivalent) / Average earning assets	5.06	2.96	97	5.19	3.18	96	5.09	3.06	96	5.91	3.55	96	7.34	4.41	96
Interest expense / Average earning assets	0.13	0.20	33	0.18	0.29	29	0.15	0.25	28	0.43	0.52	43	0.93	1.08	40
Net interest income (tax equivalent) / Average earning assets	4.94	2.75	97	5.01	2.88	96	4.94	2.80	96	5.48	3.01	96	6.41	3.33	96
Yield or Cost															
Total loans and leases (tax equivalent)	6.73	3.88	95	6.67	4.05	95	6.79	4.01	96	7.30	4.27	95	8.57	5.09	95
Interest-bearing bank balances	0.18	0.18	49	0.09	0.10	29	0.13	0.14	38	0.22	0.27	41	2.42	2.04	74
Federal funds sold and reverse repos	0.10	0.28	40	0.59	0.26	78	0.32	0.25	71	0.52	0.68	51	2.34	2.44	59
Trading assets	0	0.43	27		0.39		0	0.45	26		0.60			0.99	
Total earning assets	5.06	2.93	97	5.18	3.15	96	5.09	3.04	96	5.90	3.51	96	7.33	4.36	96
Investment securities (tax equivalent)	2.16	1.78	84	2.11	1.84	71	2.02	1.77	68	2.42	2.25	67	2.65	2.76	43
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	1.09	68	1.25	1.30	48	1.34	1.14	65	1.61	1.75	45	1.92	2.32	23
Mortgage-backed securities	2.24	1.67	94	2.18	1.60	87	2.06	1.57	86	2.48	2.05	89	2.67	2.61	60
All other securities	2.22	2.75	34	2.15	2.93	23	2.15	2.81	31	2.33	3.24	17	4.85	4.06	80
Interest-bearing deposits	0.14	0.16	52	0.15	0.26	29	0.16	0.21	39	0.38	0.53	35	0.88	1.10	31
Time deposits of \$250K or more	0.81	0.48	86	1.22	0.82	84	1.09	0.66	87	1.75	1.42	82	2.14	1.96	60
Time deposits < \$250K	0.61	0.44	76	0.97	0.78	71	0.78	0.62	70	1.39	1.36	53	1.78	1.82	44
Other domestic deposits	0.10	0.13	48	0.12	0.17	38	0.11	0.15	41	0.37	0.36	57	0.96	0.93	55
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.13	0.16	48	0.09	0.18	42	0.09	0.17	40	0.37	0.62	36	1.64	1.86	43
Other borrowed funds and trading liabilities	1.85	1.14	77	0.77	1.38	29	0.77	1.27	33	1.35	1.50	45	2.80	2.38	73
All interest-bearing funds	0.20	0.31	31	0.28	0.42	30	0.25	0.37	29	0.65	0.74	44	1.34	1.49	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	121,860	120,681	532,982	430,773	392,821
Fiduciary activities income	10,128	11,633	44,463	43,716	43,014
Service charges on deposit accounts - domestic	9,939	9,263	38,540	33,942	33,575
Trading revenue	-1,055	0	68,146	0	0
Investment banking fees and commissions	7,311	6,151	25,423	23,199	22,749
Insurance activities revenue	5	8	27	20	27
Venture capital revenue	0	0	0	0	0
Net servicing fees	24,910	9,882	21,138	-20,023	-10,587
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	5,222	678	1,993	-1,538	-2,573
Other non-interest income	65,400	83,066	333,252	351,457	306,616
Total overhead expenses	253,972	219,567	1,058,355	927,263	998,169
Personnel expense	128,647	121,951	514,821	482,643	531,886
Net occupancy expense	24,905	20,107	96,447	88,232	86,107
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	273	424	1,497	3,199	4,297
Other operating expenses	100,147	77,085	445,590	353,189	375,879
Fee income on mutual funds and annuities	486	515	1,975	1,893	2,150
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,409,686	1,547,089	1,497,016	1,633,764	1,559,203
Number of equivalent employees	4,529	4,302	4,320	4,321	4,717
Average personnel expense per employee	28.41	28.35	119.17	111.70	112.76
Average assets per employee	5,916.31	5,733.73	5,902.42	5,433.07	4,576.73

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.40	2.26	31	0.43	2.10	30	0.37	2.17	33	0.44	2.02	31	0.55	2.72	28
Overhead expenses / Net Interest Income + non-interest income	59.91	61.09	48	53.71	59.31	25	62.37	59.28	60	56.91	62.28	32	59.74	61.29	47
Percent of Average Assets															
Total overhead expense	3.79	2.18	94	3.56	2.28	91	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96
Personnel expense	1.92	1.21	91	1.98	1.28	92	2.02	1.21	94	2.06	1.30	93	2.46	1.41	96
Net occupancy expense	0.37	0.23	94	0.33	0.24	82	0.38	0.23	93	0.38	0.26	89	0.40	0.28	89
Other operating expenses	1.50	0.71	92	1.26	0.73	89	1.75	0.72	95	1.52	0.94	85	1.76	0.97	87
Overhead less non-interest income	1.97	1.18	93	1.60	1.10	85	2.06	1.10	96	2.11	1.25	89	2.80	1.32	98
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	59.86	60.59	50	53.66	58.69	27	62.32	58.83	62	56.86	61.82	33	59.67	60.64	52
Personnel expense	30.32	33.94	30	29.81	33.28	27	30.32	32.93	31	29.59	32.36	28	31.80	32.39	45
Net occupancy expense	5.87	6.43	39	4.91	6.42	26	5.68	6.23	39	5.41	6.58	29	5.15	6.52	22
Other operating expenses	23.67	19.35	81	18.94	18.45	59	26.33	19.18	90	21.85	22.28	67	22.73	21.20	72
Total non-interest income	28.72	26.24	62	29.49	28.42	60	31.38	27.67	62	26.41	28.83	49	23.48	29.23	46
Fiduciary activities income	2.39	2.31	61	2.84	2.15	65	2.62	2.20	63	2.68	2.09	65	2.57	1.97	66
Service charges on domestic deposit accounts	2.34	3.51	33	2.26	3.21	33	2.27	3.27	34	2.08	3.27	29	2.01	3.88	28
Trading revenue	-0.25	0.53	11	0	0.97	24	4.01	0.62	90	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.72	2.33	56	1.50	2.51	51	1.50	2.58	52	1.42	2.46	49	1.36	3.54	47
Insurance activities revenue	0	0.38	32	0	0.38	27	0	0.36	27	0	0.41	26	0	0.47	24
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	5.87	1.49	88	2.42	0.99	82	1.24	0.60	80	-1.23	0.01	10	-0.63	0.28	5
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.23	1.74	51	0.17	3.74	15	0.12	3.30	11	-0.09	3.92	6	-0.15	1.86	7
Other non-interest income	15.42	8.92	83	20.30	8.65	90	19.62	9.27	89	21.55	9.65	89	18.33	10.04	87
Overhead less non-interest income	31.14	33.42	40	24.17	29.66	31	30.94	30.52	43	30.44	31.93	44	36.19	31.06	54
Applicable income taxes / Pretax net operating income (tax equivalent)	22.87	20.83	69	23.57	21.04	72	22.13	21.18	61	22.04	18.63	69	23.29	20.56	73
Applicable income tax + TE / Pretax net operating income + TE	23.15	22.92	53	23.82	22.74	65	22.34	22.67	43	22.47	21.18	52	23.78	23.23	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	6,130,258	6,174,700	5,960,998	6,057,329	5,585,658	-0.72	35.60
Commercial and industrial loans	2,129,580	2,417,823	1,943,826	2,362,487	1,893,662	-11.92	15.11
Loans to individuals	7,184,671	6,141,540	7,005,787	6,411,739	7,183,382	16.98	18.36
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	1,509,051	1,523,859	1,537,405	1,446,866	1,486,524	-0.97	38.21
Other loans and leases	287,177	325,224	311,100	342,251	385,136	-11.70	-25.26
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	17,240,737	16,583,146	16,759,116	16,620,672	16,534,362	3.97	23.88
Less: Allowance for loan and lease losses	293,958	423,043	284,129	440,342	376,824	-30.51	-14.86
Net loans and leases	16,946,779	16,160,103	16,474,987	16,180,330	16,157,538	4.87	24.86
Debt securities that reprice or mature in over 1 year	4,475,293	4,000,358	4,436,216	3,928,117	3,827,514	11.87	58.18
Mutual funds and equity securities	31,867	19,750	28,571	23,915	24,752	61.35	2.49
Subtotal	21,453,939	20,180,211	20,939,774	20,132,362	20,009,804	6.31	30.56
Interest-bearing bank balances	2,765,885	3,035,290	3,179,652	2,072,528	227,759	-8.88	340.54
Federal funds sold and reverse repos	0	1,500	150	4,215	6,700	-100.00	-100.00
Debt securities that reprice or mature within 1 year	311,245	422,022	302,304	431,836	86,101	-26.25	75.38
Trading assets	2,727	0	3,783	0	0		
Total earning assets	24,533,796	23,639,023	24,425,663	22,640,941	20,330,364	3.79	42.30
Non-interest-bearing cash and due from depository institutions	798,496	573,979	718,835	840,492	846,706	39.12	30.95
Premises, fixed assets, and leases	521,067	507,753	504,083	511,141	534,934	2.62	-1.79
Other real estate owned	1,668	841	98	569	3,593	98.34	-84.14
Investment in unconsolidated subsidiaries	4,641	4,641	4,641	4,641	4,641	0.00	
Intangible and other assets	1,445,447	812,518	1,238,915	819,639	903,470	77.90	63.97
Total assets	27,305,115	25,538,755	26,892,235	24,817,423	22,623,708	6.92	41.68
Quarterly average assets	26,794,990	24,666,490	26,069,829	24,368,860	22,110,511	8.63	42.28
Average loans and leases (YTD)	16,794,817	16,522,737	16,314,984	16,324,260	15,867,751	1.65	21.55
Memoranda							
Loans held-for-sale	82,256	374,289	94,976	276,734	294,187	-78.02	4.25
Loans not held-for-sale	17,158,481	16,208,857	16,664,140	16,343,938	16,240,175	5.86	23.99
Real estate loans secured by 1-4 family	1,328,323	1,667,710	1,286,908	1,621,996	1,473,163	-20.35	11.61
Commercial real estate loans	4,395,192	4,106,518	4,301,533	4,011,646	3,723,904	7.03	48.37
Construction and land development	1,388,106	1,204,610	1,321,458	1,121,002	982,817	15.23	93.35
Multifamily	382,665	378,822	393,463	382,032	373,221	1.01	30.60
Nonfarm nonresidential	2,624,421	2,523,086	2,586,612	2,508,612	2,367,866	4.02	34.48
Real estate loans secured by farmland	406,743	400,472	372,557	423,687	388,591	1.57	10.44
Total investment securities	4,818,405	4,442,130	4,767,091	4,383,868	3,938,367	8.47	58.61
U.S. Treasury securities	573,290	434,081	468,405	378,349	389,170	32.07	107.68
US agency securities (excluding mortgage-backed securities)	43,539	73,249	47,019	77,296	87,078	-40.56	-90.76
Municipal securities	152,483	98,825	115,176	92,974	68,168	54.30	102.00
Mortgage-backed securities	3,827,763	3,608,445	3,910,304	3,601,633	3,351,319	6.08	84.75
Asset-backed securities	171,690	195,290	180,126	197,211	5,392	-12.08	76.35
Other debt securities	17,773	12,490	17,490	12,490	12,488	42.30	18.72
Mutual funds and equity securities	31,867	19,750	28,571	23,915	24,752	61.35	2.49
Available-for-sale securities	4,627,923	4,270,426	4,591,091	4,196,310	3,723,395	8.37	65.18
U.S. Treasury securities	573,290	434,081	468,405	378,349	389,170	32.07	107.68
US agency securities (excluding mortgage-backed securities)	31,743	55,770	34,162	58,294	62,071	-43.08	-92.21
Municipal securities	106,869	56,777	69,309	53,465	46,256	88.23	124.61
Mortgage-backed securities	3,726,558	3,516,018	3,821,599	3,496,501	3,208,018	5.99	93.37
Asset-backed securities	171,690	195,290	180,126	197,211	5,392	-12.08	76.35
Other debt securities	17,773	12,490	17,490	12,490	12,488	42.30	18.72
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-6,313	3,593	2,029	5,516	1,388		
Available-for-sale securities appreciation (depreciation)	-170,605	109,028	39,775	159,039	58,591		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,646,877	3,626,599	3,450,377	3,330,166	2,969,344	0.56	81.68

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	8,184,350	7,331,465	8,388,855	1,365,413	1,267,955	11.63	692.18
NOW, ATS and transaction accounts	3,931,398	3,594,261	3,726,475	760,586	648,221	9.38	921.18
Time deposits less brokered deposits < \$250K	843,122	642,178	837,907	775,397	893,488	31.29	2.19
MMDA and other savings accounts	10,274,798	9,304,572	9,788,895	17,252,663	13,542,719	10.43	-19.04
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	23,233,668	20,872,476	22,742,132	20,154,059	16,352,383	11.31	55.57
Time deposits of \$250K or more	158,661	170,082	147,006	191,186	437,381	-6.71	-67.88
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	68,509	162,331	57,129	157,588	191,787	-57.80	94.76
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	299,676	0	299,526	849,572	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	4,360	5,431	4,688	5,528	303,484	-19.72	1324.84
Brokered deposits < \$250K	25,256	373,020	24,492	417,217	1,150,261	-93.23	-96.86
Noncore funding	256,786	1,010,540	233,315	1,071,045	2,932,485	-74.59	-84.27
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	307,762	298,248	298,425	298,189	347,955	3.19	54.19
Other liabilities	636,961	587,714	672,162	595,233	588,199	8.38	43.41
Total liabilities	24,435,177	22,768,978	23,946,034	22,118,526	20,221,022	7.32	41.97
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,575	1,575	1,575	1,575	1,575	0.00	0.00
Common surplus	12,583	10,313	11,177	8,987	7,474	22.01	140.18
Retained earnings	3,499,092	3,125,584	3,412,160	3,018,257	2,778,464	11.95	57.43
Accumulated other comprehensive income	-221,286	-24,985	-60,382	13,249	-42,817		
Other equity capital components	-435,474	-343,075	-432,389	-343,529	-342,335		
Total holding company equity capital	2,856,490	2,769,412	2,932,141	2,698,539	2,402,361	3.14	38.56
Noncontrolling (minority) interest in subsidiaries	13,448	365	14,060	358	325	3584.38	5032.82
Total equity capital, including minority interest	2,869,938	2,769,777	2,946,201	2,698,897	2,402,686	3.62	39.19
Total liabilities and capital	27,305,115	25,538,755	26,892,235	24,817,423	22,623,708	6.92	41.68
Memoranda							
Non-interest-bearing deposits	8,184,350	7,331,465	8,388,855	7,163,439	5,194,273	11.63	69.06
Interest-bearing deposits	15,233,235	14,084,113	14,524,775	13,599,023	12,745,752	8.16	33.73
Total deposits	23,417,585	21,415,578	22,913,630	20,762,462	17,940,025	9.35	44.27
Long-term debt that reprices within 1 year	0	299,705	0	299,578	299,072	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,932,141	2,698,539	2,698,539	2,402,361	2,165,274		
Accounting restatements	0	0	0	0	0		
Net income	94,768	115,379	493,387	296,123	292,939		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	1,989	2,069	3,289	2,269	2,104		
Less: Purchase of treasury stock	3,668	288	89,958	1,951	69,349		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	7,836	8,052	99,484	56,329	57,319		
Change in other comprehensive income	-160,904	-38,235	-73,632	56,066	68,712		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,856,490	2,769,412	2,932,141	2,698,539	2,402,361		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	22.45	37.11	23	24.18	36.10	24	22.17	36.25	23	24.41	36.22	26	24.69	37.78	26
Commercial and industrial loans	7.80	10.78	38	9.47	13.88	26	7.23	10.76	31	9.52	13.52	26	8.37	12.02	32
Loans to individuals	26.31	3.61	94	24.05	3.42	94	26.05	3.36	94	25.84	3.40	95	31.75	4.20	96
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	5.53	0.17	98	5.97	0.19	97	5.72	0.18	97	5.83	0.19	97	6.57	0.24	96
Other loans and leases	1.05	4.19	21	1.27	4.29	23	1.16	4.47	21	1.38	4.63	23	1.70	5.01	22
Net loans and leases	62.06	59.31	57	63.28	60.99	55	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65
Debt securities over 1 year	16.39	19.47	41	15.66	16.70	49	16.50	19.46	42	15.83	15.55	52	16.92	14.60	61
Mutual funds and equity securities	0.12	0.06	76	0.08	0.06	70	0.11	0.06	73	0.10	0.05	76	0.11	0.06	74
Subtotal	78.57	80.04	34	79.02	78.43	41	77.87	79.22	35	81.12	78.16	53	88.45	79.65	83
Interest-bearing bank balances	10.13	7.18	76	11.89	9.08	70	11.82	8.50	73	8.35	7.51	58	1.01	3.06	26
Federal funds sold and reverse repos	0	0.55	27	0.01	0.50	61	0	0.54	58	0.02	0.82	66	0.03	1.57	62
Debt securities 1 year or less	1.14	1.65	52	1.65	1.59	63	1.12	1.56	54	1.74	1.68	62	0.38	1.91	24
Trading assets	0.01	0.52	44	0	0.56	19	0.01	0.49	43	0	1.01	17	0	1.19	15
Total earning assets	89.85	91.28	31	92.56	91.48	63	90.83	91.77	38	91.23	91.05	55	89.86	89.53	53
Non-interest cash and due from depository institutions	2.92	0.96	97	2.25	1	97	2.67	0.82	98	3.39	1.07	98	3.74	1.14	98
Other real estate owned	0.01	0.01	51	0	0.02	29	0	0.01	21	0	0.02	22	0.02	0.03	45
All other assets	7.23	7.70	40	5.19	7.44	24	6.50	7.35	40	5.38	7.82	21	6.39	9.27	19
Memoranda															
Short-term investments	11.27	10.28	62	13.54	11.92	64	12.95	11.47	64	10.11	11.17	52	1.42	7.63	14
U.S. Treasury securities	2.10	1.80	68	1.70	0.98	76	1.74	1.47	70	1.52	0.84	77	1.72	1.03	72
US agency securities (excluding mortgage-backed securities)	0.16	0.79	40	0.29	0.73	47	0.17	0.82	40	0.31	0.63	51	0.38	0.54	53
Municipal securities	0.56	1.72	45	0.39	1.77	32	0.43	1.73	38	0.37	1.69	32	0.30	1.34	35
Mortgage-backed securities	14.02	14.04	57	14.13	12.38	59	14.54	14.14	56	14.51	11.75	65	14.81	11.44	72
Asset-backed securities	0.63	0.56	69	0.76	0.35	79	0.67	0.50	72	0.79	0.32	79	0.02	0.28	56
Other debt securities	0.07	0.55	39	0.05	0.46	41	0.07	0.53	39	0.05	0.42	44	0.06	0.39	46
Loans held-for-sale	0.30	0.40	66	1.47	0.46	88	0.35	0.55	63	1.12	0.52	80	1.30	0.39	87
Loans held for investment	62.84	59.15	59	63.47	61.15	55	61.97	58.06	62	65.86	61.72	58	71.78	63.50	70
Real estate loans secured by 1-4 family	4.86	11.67	20	6.53	11.69	29	4.79	11.46	21	6.54	11.91	27	6.51	13.29	25
Revolving	1.22	1.40	54	1.37	1.51	55	1.22	1.42	55	1.53	1.66	54	2.15	2.07	57
Closed-end, secured by first liens	3.53	9.94	17	5.01	9.76	29	3.45	9.67	19	4.85	9.81	27	4.14	10.69	23
Closed-end, secured by junior liens	0.11	0.17	50	0.14	0.21	48	0.11	0.17	50	0.16	0.22	51	0.23	0.28	56
Commercial real estate loans	16.10	23.42	31	16.08	22.27	30	16	22.69	31	16.16	22.22	31	16.46	22.23	35
Construction and land development	5.08	3.49	70	4.72	3.32	68	4.91	3.34	68	4.52	3.40	65	4.34	3.44	62
Multifamily	1.40	3.52	31	1.48	3.21	34	1.46	3.57	29	1.54	3.12	33	1.65	3.01	41
Nonfarm nonresidential	9.61	15.11	29	9.88	14.77	29	9.62	14.57	31	10.11	14.72	31	10.47	14.69	36
Real estate loans secured by farmland	1.49	0.33	88	1.57	0.33	91	1.39	0.30	90	1.71	0.33	92	1.72	0.36	89

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	35.56	61.87	17	37.23	57.91	18	35.57	61.05	17	36.44	57.15	20	33.78	57.46	17
Real estate loans secured by 1-4 family	7.70	20.07	14	10.06	19.43	22	7.68	19.86	16	9.76	19.43	21	8.91	20.75	16
Revolving	1.93	2.35	46	2.12	2.45	49	1.96	2.43	48	2.28	2.64	48	2.94	3.15	49
Closed-end	5.77	17.49	14	7.94	16.76	20	5.72	17.24	15	7.48	16.59	20	5.97	17.39	15
Commercial real estate loans	25.49	38.39	28	24.76	35.36	29	25.67	37.86	29	24.14	34.63	27	22.52	33.52	30
Construction and land development	8.05	5.82	68	7.26	5.29	70	7.89	5.65	69	6.74	5.26	65	5.94	5.09	62
1-4 family	0.42	1.29	42	0.37	1.05	36	0.44	1.18	41	0.38	0.93	40	0.63	0.94	50
Other	7.63	4.49	79	6.89	4.21	79	7.45	4.40	77	6.37	4.19	74	5.32	4.02	68
Multifamily	2.22	5.66	25	2.28	5.08	28	2.35	5.78	25	2.30	4.96	31	2.26	4.69	34
Nonfarm nonresidential	15.22	25	29	15.21	23.47	28	15.43	24.56	29	15.09	22.93	27	14.32	22.15	32
Owner-occupied	6.20	8.44	37	6.50	7.93	42	6.34	8.29	41	6.59	7.68	42	6.24	7.72	42
Other	9.02	16.32	28	8.71	15.25	28	9.09	15.94	29	8.50	14.95	28	8.09	14.34	29
Real estate loans secured by farmland	2.36	0.59	86	2.41	0.56	89	2.22	0.54	87	2.55	0.54	89	2.35	0.55	87
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	12.35	18.81	28	14.58	23.16	21	11.60	18.86	25	14.21	22.17	20	11.45	19.53	23
Loans to individuals	41.67	6.52	95	37.03	6.02	95	41.80	6.24	95	38.58	6.13	94	43.45	7.13	95
Credit card loans	35.17	0.51	97	32.99	0.50	97	36.12	0.53	96	34.54	0.65	96	38.69	0.81	96
Agricultural loans	8.75	0.31	98	9.19	0.33	98	9.17	0.34	97	8.71	0.32	97	8.99	0.37	96
Other loans and leases	1.67	8.03	17	1.96	8.05	23	1.86	8.75	20	2.06	9.09	23	2.33	9.85	20
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	193.12	395.39	14	192.88	382.51	15	182.75	391.81	14	194.83	381.27	17	199.34	391.26	20
Real estate loans secured by 1-4 family	41.85	125.02	17	52.10	124.29	23	39.45	126.06	16	52.17	125.03	24	52.57	138.18	19
Revolving	10.50	14.84	47	10.97	16.14	45	10.08	15.44	44	12.18	17.42	44	17.33	21.26	48
Closed-end	31.34	108.83	14	41.13	106.79	20	29.38	108.85	15	40	106.14	20	35.24	115.20	16
Commercial real estate loans	138.46	249.33	26	128.28	237.40	24	131.88	245.88	25	129.03	234.65	26	132.90	229.44	31
Construction and land development	43.73	36.95	60	37.63	35.26	58	40.51	35.95	58	36.06	35.62	57	35.08	34.95	54
1-4 family	2.30	8.02	38	1.94	6.84	34	2.25	7.42	38	2.02	6.34	37	3.71	6.61	48
Other	41.43	28.49	69	35.69	28.01	65	38.27	28.11	64	34.04	28.16	63	31.37	27.32	58
Multifamily	12.06	37.99	25	11.83	34.02	26	12.06	38.66	24	12.29	32.74	27	13.32	31.04	32
Nonfarm nonresidential	82.68	160.85	23	78.82	157.71	24	79.30	158.05	25	80.69	155.06	26	84.51	152.10	30
Owner-occupied	33.67	53.96	31	33.68	52.99	34	32.60	52.99	33	35.24	52.37	35	36.79	53.07	38
Other	49	105.37	25	45.14	102.29	26	46.71	102.54	25	45.45	100.54	28	47.71	97.41	30
Real estate loans secured by farmland	12.81	3.46	87	12.51	3.50	86	11.42	3.22	86	13.63	3.44	87	13.87	3.60	85
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	67.09	113.45	27	75.53	145.22	16	59.59	114.45	22	75.99	139.91	20	67.58	122.02	27
Loans to individuals	226.34	36.67	94	191.85	35.91	95	214.78	34.55	93	206.23	37.47	96	256.36	43.51	95
Credit card loans	191.04	2.64	97	170.87	2.59	97	185.57	2.77	96	184.65	3.30	97	228.29	4.34	96
Agricultural loans	47.54	1.66	99	47.60	1.94	97	47.13	1.86	97	46.54	1.88	97	53.05	2.18	97
Other loans and leases	9.05	47.86	18	10.16	47.52	19	9.54	51.06	18	11.01	49.54	18	13.74	52.44	17
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.81	30.57	27	18.85	27.81	25	19.85	30.07	28	18.11	27.32	26	16.90	26.45	29
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	107.61	198.65	23	97.62	185.94	22	102	195.33	23	96.83	183.76	24	99.71	178.57	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	141.28	256.17	24	131.30	243.39	24	134.59	252.85	23	132.07	240.85	25	136.50	236.10	30

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	11.27	10.28	62	13.54	11.92	64	12.95	11.47	64	10.11	11.17	52	1.42	7.63	14
Liquid assets	27.30	28.10	48	29.54	27.16	59	29.12	29.03	50	27.45	26.22	59	21.33	22.44	57
Investment securities	17.65	21.67	38	17.39	18.78	46	17.73	21.63	40	17.66	17.85	50	17.41	16.99	56
Net loans and leases	62.06	59.31	57	63.28	60.99	55	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65
Net loans, leases and standby letters of credit	62.54	60.12	56	63.80	61.79	55	61.74	59.49	57	65.71	62.48	55	71.91	64.84	64
Core deposits	85.09	76.85	88	81.73	73.69	79	84.57	75.71	89	81.21	70.67	86	72.28	63.09	67
Noncore funding	0.94	9.46	1	3.96	11.95	18	0.87	10.30	0	4.32	14.13	13	12.96	19.36	37
Time deposits of \$250K or more	0.58	1.46	22	0.67	1.96	18	0.55	1.58	20	0.77	2.11	20	1.93	2.94	34
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.25	1.11	38	0.64	1.22	49	0.21	1.23	34	0.63	1.47	46	0.85	1.94	48
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.25	0.44	53	0.63	0.60	58	0.21	0.54	49	0.62	0.54	58	0.82	0.48	61
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	1.17	1.11	61	0	1	11	1.21	1.24	58	3.76	3.01	62
Earning assets that reprice within 1 year	46.99	36.68	76	47.40	38.67	71	48.80	37.37	79	45.84	39.38	65	46.14	39.29	73
Interest-bearing liabilities that reprice within 1 year	2.73	6.16	25	3.06	7.73	13	2.68	6.39	18	3.88	8.20	20	7.92	10.19	40
Long-term debt that reprices within 1 year	0	0.22	32	1.17	0.28	86	0	0.26	30	1.21	0.47	82	1.32	0.96	74
Net assets that reprice within 1 year	44.26	29.01	84	43.16	29.49	82	46.12	29.65	87	40.75	29.11	79	36.90	26.63	79
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-13.15	-1.97	17	-12.13	-0.51	17	-15.51	-2.33	14	-7.14	3.20	20	13.05	14.45	49
Net short-term noncore funding dependence	-13.36	-6.65	24	-12.44	-6.88	27	-15.75	-7.71	24	-7.49	-4.76	32	11	3.38	74
Short-term investment / Short-term noncore funding	1,465.32	265.83	97	364.67	246.74	76	1,888.35	273.46	98	250.47	184.19	71	12.71	77.77	14
Liquid assets - short-term noncore funding / Nonliquid assets	36.49	35.38	57	36.65	30.67	63	40.12	36.68	61	32.27	28.18	60	12.95	16.97	50
Net loans and leases / Total deposits	72.37	73.06	51	75.46	76.22	50	71.90	72.79	49	77.93	79.43	45	90.06	90.31	45
Net loans and leases / Core deposits	72.94	78.05	43	77.42	83.77	40	72.44	78.25	42	80.28	88.34	37	98.81	103.93	45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.22	-3.53	76	0.13	0.62	40	0.07	0.12	52	0.21	1.57	22	0.06	0.72	23
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.92	-8.82	66	3.92	1.31	87	1.34	-0.25	83	5.96	4.31	74	2.42	1.36	78
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	3.29	20.27	31	3.42	12.84	50	3.09	14.28	42	3.73	11.38	50	4.83	12.67	50
Available-for-sale securities	96.05	77.97	71	96.13	85.49	53	96.31	83.77	59	95.72	87.23	47	94.54	85.40	52
U.S. Treasury securities	11.90	8.39	72	9.77	5.10	78	9.83	6.70	73	8.63	4.72	78	9.88	6.15	73
US agency securities (excluding mortgage-backed securities)	0.90	3.73	41	1.65	4.35	47	0.99	4.12	43	1.76	4.01	50	2.21	3.49	53
Municipal securities	3.16	7.89	45	2.22	9.71	35	2.42	8.22	42	2.12	9.83	35	1.73	7.75	32
Mortgage-backed securities	79.44	65.55	68	81.23	66.67	70	82.03	66.54	72	82.16	66.64	70	85.09	67.43	76
Asset-backed securities	3.56	2.78	68	4.40	1.97	76	3.78	2.50	70	4.50	1.91	77	0.14	1.66	56
Other debt securities	0.37	3.16	39	0.28	3.05	41	0.37	3.08	38	0.28	3.01	42	0.32	2.94	44
Mutual funds and equity securities	0.66	0.30	78	0.44	0.36	72	0.60	0.29	78	0.55	0.35	71	0.63	0.40	69
Debt securities 1 year or less	6.46	8.63	54	9.50	9.29	62	6.34	7.78	56	9.85	10.55	57	2.19	11.86	15
Debt securities 1 to 5 years	19.69	18.50	61	21.16	16.09	67	19.93	18.25	58	20.74	17.03	62	21.49	17.94	62
Debt securities over 5 years	73.19	70.45	46	68.89	72.48	38	73.13	71.11	42	68.87	69.86	43	75.70	66.02	53
Pledged securities	75.69	29.79	96	81.64	33.48	96	72.38	32.26	91	75.96	35.67	92	75.40	30.57	96
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-11.04	-1.29	42	307.17	156.41	82	38.81	27.98	63	682.56	183.32	91	-23.02	26.69	16
Investment securities	8.47	28.40	25	10.71	31.91	24	8.74	31.36	23	11.31	23.62	35	13.04	11.75	65
Core deposits	11.31	14.47	52	26.32	29.18	46	12.84	16.94	43	23.25	26.88	43	4.23	11.23	26
Noncore funding	-74.59	-10.65	0	-58.22	-25.09	9	-78.22	-14.79	0	-63.48	-12.18	3	-1.70	6.59	39

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			35,240,025	31,857,677	32,902,162
Commit: Secured commercial real estate loans	1,449,511	1,455,517	1,440,947	1,532,438	1,106,665
Commit: Unsecured real estate loans	18,285	25,972	21,689	30,651	24,966
Credit card lines (reported semiannually, June/Dec)			29,659,290	25,969,875	27,947,138
Securities underwriting	0	0	0	0	0
Standby letters of credit	130,091	132,692	129,413	126,348	110,171
Commercial and similar letters of credit	393	595	79	671	443
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	166,968	614,293	205,077	575,579	189,923
Written options contracts (interest rate)	149,281	390,194	155,607	401,862	148,956
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	261,786	258,038	263,394	259,569	341,976
Futures and forward foreign exchange	287,908	205,552	341,647	238,641	186,146
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							131.04	22.78	97	128.37	22.01	97	145.43	23.52	97
Standby letters of credit	0.48	0.64	53	0.52	0.67	52	0.48	0.65	52	0.51	0.71	50	0.49	0.84	44
Commercial and similar letters of credit	0	0.02	48	0	0.02	48	0	0.02	45	0	0.02	49	0	0.02	44
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	3.17	45.51	16	5.75	42.67	20	3.59	46.30	16	5.95	48.62	17	3.83	68.47	14
Interest rate contracts	2.12	33.09	15	4.94	30.32	20	2.32	32.46	15	4.98	34.36	17	3.01	47.31	13
Interest rate futures and forward contracts	0.61	4.02	65	2.41	4.59	73	0.76	3.25	64	2.32	6.21	68	0.84	10.67	59
Written options contracts (interest rate)	0.55	1.59	58	1.53	2	62	0.58	1.41	57	1.62	2.18	62	0.66	2.47	56
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.96	19.54	17	1.01	20.33	14	0.98	20.49	14	1.05	20.83	11	1.51	28.86	14
Foreign exchange contracts	1.05	6.48	74	0.80	6.19	73	1.27	6.30	74	0.96	6.01	71	0.82	10.12	66
Futures and forward foreign exchange contracts	1.05	3.96	77	0.80	3.83	76	1.27	3.78	77	0.96	3.47	76	0.82	5.23	72
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							216	44.98	97	195.16	42.82	96	207.35	45.53	96

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	865,943	1,468,077	965,725	1,475,651	867,001
Interest rate contracts	578,035	1,262,525	624,078	1,237,010	680,855
Foreign exchange contracts	287,908	205,552	341,647	238,641	186,146
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	454,876	819,845	546,724	814,220	376,069
Written options	149,281	390,194	155,607	401,862	148,956
Exchange-traded	0	0	0	0	0
Over-the-counter	149,281	390,194	155,607	401,862	148,956
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	261,786	258,038	263,394	259,569	341,976
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	865,943	1,468,077	965,725	1,475,651	867,001
Interest rate contracts	578,035	1,262,525	624,078	1,237,010	680,855
Foreign exchange contracts	287,908	205,552	341,647	238,641	186,146
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	716,662	1,077,883	810,117	1,073,789	718,045
One year or less	552,019	911,161	631,932	889,565	546,308
Over 1 year to 5 years	29,327	27,793	41,940	44,412	28,539
Over 5 years	135,316	138,929	136,245	139,812	143,198
Gross negative fair value (absolute value)	8,495	6,624	9,143	13,935	5,712
Gross positive fair value	16,776	28,691	24,303	41,876	16,318
Held for trading	0	0	0	0	0
Non-traded	16,776	28,691	24,303	41,876	16,318
Current credit exposure on risk-based capital derivative contracts	16,594	25,516	22,819	30,413	14,979
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	66.75	93.91	9	86	94.52	18	64.62	94.17	8	83.83	94.10	17	78.53	93.44	19
Foreign exchange contracts	33.25	3.18	93	14	3.16	87	35.38	3.47	93	16.17	3.49	88	21.47	3.20	89
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	52.53	10.22	91	55.84	12.82	93	56.61	11.16	92	55.18	14.05	94	43.38	13.49	85
Exchange-traded	17.24	6.03	85	26.58	8.11	87	16.11	6.28	82	27.23	8.18	86	17.18	5.91	87
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	17.24	5.74	85	26.58	7.80	87	16.11	5.96	83	27.23	7.73	87	17.18	5.10	90
Exchange-traded	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading															
Interest rate contracts	30.23	74.58	14	17.58	69.64	11	27.27	74.26	14	17.59	68.76	13	39.44	69.75	18
Foreign exchange contracts	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Non-traded															
Interest rate contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Foreign exchange contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	66.75	57.41	55	86	54.11	63	64.62	56.71	54	83.83	53.82	64	78.53	52.22	64
Foreign exchange contracts	33.25	0.37	96	14	0.45	94	35.38	0.40	96	16.17	0.46	95	21.47	0.34	95
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	82.76	92.63	19	73.42	90.92	17	83.89	92.53	21	72.77	91.48	17	82.82	93.86	16
Over 1 year to 5 years	63.75	27.97	81	62.06	26.80	81	65.44	27.56	84	60.28	32.05	78	63.01	32.17	77
Over 5 years	3.39	26.35	17	1.89	28.69	13	4.34	27.01	17	3.01	27.06	14	3.29	30.45	18
Gross negative fair value (absolute value)	15.63	29.53	36	9.46	30.03	26	14.11	29.89	35	9.47	29.56	26	16.52	28.09	37
Gross positive fair value	0.98	1.21	37	0.45	1.21	20	0.95	0.98	50	0.94	1.55	42	0.66	0.83	49
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.94	1.52	70	1.95	1.70	60	2.52	1.34	93	2.84	2.23	65	1.88	1.19	79
Gross positive fair value (X)	0	0.06	21	0	0.05	15	0	0.04	20	0.01	0.07	21	0	0.06	16
Held for trading (X)	0.01	0.06	20	0.01	0.07	24	0.01	0.05	26	0.02	0.09	22	0.01	0.07	25
Non-traded (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Current credit exposure (X)	0.01	0.01	47	0.01	0.01	54	0.01	0.01	60	0.02	0.02	64	0.01	0.01	65
Credit losses on derivative contracts	0.01	0.04	30	0.01	0.05	30	0.01	0.04	33	0.01	0.06	28	0.01	0.05	30
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.47	30	0.13	0.61	29	0.11	0.46	33	0.16	0.85	28	0.08	0.73	30

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	284,130	440,342	440,342	376,824	402,621
Gross losses	54,196	71,693	233,740	338,861	403,244
Write-downs, transfers to loans held-for-sale	0	0	0	0	11,215
Recoveries	16,515	15,847	70,624	70,907	86,287
Net losses	37,681	55,846	163,116	267,954	316,957
Provision for loan and lease losses	47,509	38,547	6,903	331,472	291,160
Adjustments	0	0	0	0	0
Ending balance	293,958	423,043	284,129	440,342	376,824
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.71	0.04	94	0.63	-0.11	97	0.03	-0.09	80	1.41	0.51	94	1.35	0.15	96
Provision for loan and lease losses / Average loans and leases	1.13	0.06	95	0.93	-0.20	97	0.04	-0.16	79	2.03	0.82	92	1.83	0.24	95
Provision for loan and lease losses / Net loan and lease losses	126.08	49.50	65	69.02	-168.35	77	4.23	-105.48	66	123.70	487.86	4	91.86	130.58	19
Allowance for loan and lease losses / Total loans and leases not held for sale	1.71	1.20	88	2.61	1.49	91	1.71	1.23	86	2.69	1.58	89	2.32	0.83	95
Allowance for loan and lease losses / Total loans and leases	1.71	1.17	88	2.55	1.47	91	1.70	1.20	86	2.65	1.55	89	2.28	0.81	95
Allowance for loan and lease losses / Net loans and leases losses (X)	1.95	38.27	4	1.89	18.09	1	1.74	21.39	0	1.64	11.58	2	1.19	8.03	5
Allowance for loan and lease losses / Nonaccrual assets	342.86	355.27	60	410.73	291.29	77	321.18	364.13	58	452.28	299.17	81	338.18	218.72	83
ALLL / 90+ days past due + nonaccrual loans and leases	334.98	284.19	70	398.95	246.27	80	283.38	287.08	66	331.80	244.34	72	328.21	151.73	89
Gross loan and lease losses / Average loans and leases	1.29	0.17	95	1.74	0.24	96	1.43	0.19	96	2.08	0.34	95	2.54	0.28	95
Recoveries / Average loans and leases	0.39	0.07	94	0.38	0.08	94	0.43	0.08	95	0.43	0.07	94	0.54	0.08	96
Net losses / Average loans and leases	0.90	0.09	95	1.35	0.16	97	1	0.11	97	1.64	0.27	94	2	0.21	95
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0.07	0	97
Recoveries / Prior year-end losses	7.07	10.98	32	4.68	7.39	33	20.84	34.67	31	17.58	33.98	19	23.07	36.22	31
Earnings coverage of net loan and lease losses (X)	4.50	38.54	25	3.40	25.70	15	3.92	39.72	12	2.66	22.91	13	2.13	24.40	11

Net Loan and Lease Losses By Type

Real estate loans	-0.01	-0.01	42	-0.01	0.03	25	-0.01	0.02	24	-0.01	0.04	10	-0.01	0.01	18
Real estate loans secured by 1-4 family	-0.04	-0.02	33	-0.03	-0.01	27	-0.04	-0.02	22	-0.04	0.01	14	-0.01	0.01	27
Revolving	-0.01	-0.08	50	-0.02	-0.03	40	-0.05	-0.07	36	-0.09	0.01	13	0.03	0.02	62
Closed-end	-0.04	-0.02	22	-0.03	-0.01	23	-0.04	-0.01	15	-0.02	0	20	-0.03	0	13
Commercial real estate loans	0	0	33	-0.01	0.05	20	0	0.04	21	0	0.07	8	-0.01	0.01	10
Construction and land development	-0.01	-0.02	32	-0.02	0	24	-0.01	0	32	-0.02	0	23	-0.01	-0.01	32
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	-0.01	-0.01	27	-0.02	0	20	-0.01	0	27	-0.02	0	18	-0.01	-0.01	29
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	74	0	0.07	23	0	0.05	22	0.01	0.11	24	-0.02	0.02	10
Owner-occupied	0.01	0	89	0	0.01	65	0	0.01	55	0.01	0.02	57	-0.01	0.01	9
Other	0	0	18	0	0.06	20	0	0.04	25	0	0.08	8	0	0.01	16
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0.01	0.02	75	0.01	0.01	77
Commercial and industrial loans	0.30	0.11	82	0.34	0.20	72	0.30	0.17	76	0.47	0.47	58	0.58	0.37	79
Loans to individuals	2	0.70	93	3.43	1.06	92	2.30	0.71	92	4	1.13	93	4.47	1.17	95
Credit card loans	2.22	1.88	58	3.58	2.41	77	2.52	1.84	75	4.22	2.92	77	4.66	3.11	81
Agricultural loans	0	0	22	0.27	0.02	90	-0.25	0.02	7	0.37	0.19	83	0.14	0.08	74
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.52	0.16	86	0.30	0.09	87	0.21	0.10	77	-1.20	0.15	0	-4.31	0.15	0

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	79,944	121,825	70,152	122,043	154,175
90+ days past due loans and leases	2,019	3,042	11,800	35,353	3,387
Nonaccrual loans and leases	85,736	102,998	88,465	97,360	111,426
Total past due and nonaccrual loans and leases	167,699	227,865	170,417	254,756	268,988
Restructured 30-89 days past due	5,067	6,162	3,765	5,984	9,100
Restructured 90+ days past due	1,099	1,519	9,856	1,824	1,669
Restructured nonaccrual	6,424	5,799	5,321	6,028	9,387
Total restructured loans and leases	12,590	13,480	18,942	13,836	20,156
30-89 days past due loans held for sale	0	0	0	0	2,674
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	2,674
Restructured loans and leases in compliance	61,419	62,350	52,488	73,411	79,556
Other real estate owned	1,668	841	98	569	3,593
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.46	0.32	77	0.73	0.33	88	0.42	0.32	71	0.73	0.39	84	0.93	0.43	88
90+ days past due loans and leases	0.01	0.10	42	0.02	0.11	44	0.07	0.10	67	0.21	0.12	80	0.02	0.15	34
Nonaccrual loans and leases	0.50	0.44	62	0.62	0.65	56	0.53	0.46	66	0.59	0.66	51	0.67	0.51	71
90+ days past due and nonaccrual loans and leases	0.51	0.59	51	0.64	0.82	48	0.60	0.62	58	0.80	0.85	54	0.69	0.71	54
30-89 days past due restructured	0.03	0.01	87	0.04	0.01	88	0.02	0.01	84	0.04	0.01	83	0.06	0.01	87
90+ days past due restructured	0.01	0	85	0.01	0	85	0.06	0	93	0.01	0.01	86	0.01	0.01	81
Nonaccrual restructured	0.04	0.10	32	0.03	0.13	26	0.03	0.10	29	0.04	0.13	24	0.06	0.14	35
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0.02	0	92
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.46	0.32	77	0.73	0.33	88	0.42	0.32	71	0.73	0.40	84	0.93	0.43	88
90+ days past due assets	0.01	0.10	40	0.02	0.11	44	0.07	0.10	67	0.21	0.12	80	0.02	0.15	32
Nonaccrual assets	0.50	0.45	62	0.62	0.66	55	0.53	0.47	66	0.59	0.67	51	0.67	0.53	71
30+ days past due and nonaccrual assets	0.97	0.94	60	1.37	1.18	67	1.02	0.97	64	1.53	1.29	70	1.63	1.19	76
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32	0.35	57	0.42	0.50	50	0.37	0.36	62	0.53	0.52	58	0.51	0.44	65
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.36	54	0.42	0.53	45	0.37	0.37	61	0.54	0.55	58	0.52	0.48	62
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.57	0.41	77	0.68	0.58	64	0.58	0.41	75	0.72	0.60	67	0.91	0.53	86
Allowance for loan and lease losses	52.72	62.77	52	41.10	69.27	29	54.44	62.64	53	40.68	66.66	27	54.49	115.41	19
Equity capital + allowance for loan and lease losses	4.92	3.67	73	5.45	5.03	61	4.81	3.60	72	5.71	4.97	65	7.39	4.28	80
Tier 1 capital + allowance for loan and lease losses	4.88	4.23	65	5.43	5.96	49	4.74	4.30	64	5.76	6.05	53	7.33	5.65	72
Loans and leases + other real estate owned	0.90	0.69	73	1.05	0.97	61	0.92	0.71	69	1.08	0.97	63	1.24	0.85	81

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.12	0.26	31	0.41	0.31	76	0.20	0.26	44	0.85	0.39	87	0.68	0.38	84
90+ days past due	0.03	0.13	60	0.03	0.13	55	0.05	0.12	66	0.55	0.16	87	0.04	0.16	52
Nonaccrual	0.33	0.51	42	0.18	0.76	12	0.42	0.52	51	0.20	0.76	12	0.27	0.46	32
Commercial and industrial															
30–89 days past due	0.27	0.26	61	0.26	0.22	68	0.40	0.24	76	0.28	0.23	71	1.07	0.31	91
90+ days past due	0	0.03	52	0	0.02	48	0.02	0.04	56	0.08	0.03	81	0.01	0.05	38
Nonaccrual	0.14	0.53	19	0.16	0.69	12	0.16	0.57	19	0.18	0.75	14	0.27	0.83	20
Individuals															
30–89 days past due	0.73	0.67	64	0.71	0.53	68	0.71	0.63	60	0.87	0.83	56	1.19	0.83	69
90+ days past due	0	0.08	48	0	0.11	43	0	0.09	42	0.01	0.14	42	0.01	0.17	41
Nonaccrual	0.68	0.16	91	0.81	0.22	91	0.60	0.17	90	0.88	0.28	90	1.17	0.17	96
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0.90	0.16	90	3.02	0.17	98	0.01	0.07	63	0.55	0.17	85	0.65	0.24	81
90+ days past due	0	0	42	0.04	0	94	0.54	0	98	0	0	89	0	0	42
Nonaccrual	0.88	0.71	78	2.50	0.44	90	1.15	0.70	83	1.67	0.49	86	0.47	0.67	65
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.23	0.13	77	0.13	0.13	69	0.21	0.12	77	0.17	0.18	66	0.29	0.20	70
90+ days past due	0	0.01	34	0	0.01	74	0	0.01	34	0	0.01	72	0	0.01	70
Nonaccrual	0.07	0.08	68	0.01	0.15	44	0.05	0.09	61	0.03	0.15	48	0.05	0.13	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	0.35	0.44	50	0.35	0.47	46	0.27	0.46	33	0.42	0.65	36	0.47	0.67	42
	90+ days past due	0.12	0.25	70	0.10	0.28	65	0.19	0.24	75	0.12	0.33	64	0.14	0.31	66
	Nonaccrual	0.32	0.68	31	0.32	0.88	19	0.39	0.71	35	0.35	0.89	20	0.39	0.73	28
Revolving	30-89 days past due	0.15	0.27	37	0.10	0.31	28	0.19	0.28	43	0.33	0.48	40	0.20	0.45	23
	90+ days past due	0	0.03	69	0	0.03	32	0	0.02	71	0	0.03	63	0	0.05	53
	Nonaccrual	0.59	1.02	51	0.70	1.31	49	0.64	1.18	54	0.60	1.13	42	0.46	1	37
Closed-end	30-89 days past due	0.42	0.46	53	0.42	0.48	51	0.29	0.49	39	0.45	0.65	40	0.60	0.70	57
	90+ days past due	0.16	0.28	75	0.12	0.31	70	0.26	0.26	75	0.15	0.38	69	0.21	0.35	73
	Nonaccrual	0.23	0.66	25	0.21	0.85	14	0.31	0.67	25	0.27	0.87	18	0.35	0.70	30
Junior lien	30-89 days past due	0.02	0.01	80	0.02	0.01	74	0.01	0.01	68	0.03	0.02	77	0.03	0.02	69
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	74	0	0	61
	Nonaccrual	0.07	0.03	81	0.04	0.05	54	0.07	0.03	80	0.06	0.04	69	0.07	0.04	71
Commercial real estate	30-89 days past due	0.06	0.16	33	0.41	0.22	81	0.18	0.15	68	1.10	0.26	95	0.81	0.18	96
	90+ days past due	0	0.01	30	0.01	0.02	69	0.01	0.01	78	0.78	0.02	98	0.01	0.03	49
	Nonaccrual	0.24	0.37	44	0.02	0.62	3	0.36	0.38	56	0.03	0.62	6	0.06	0.23	21
Construction and development	30-89 days past due	0	0.19	17	0.28	0.22	73	0.30	0.17	77	2.35	0.28	95	2.38	0.28	95
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.08	0.17	56	0	0.50	11	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.03	29	0.03	0.03	68	0	0.02	30	0	0.03	28	0.10	0.06	77
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.14	20	0.25	0.16	78	0.30	0.13	81	2.35	0.22	95	2.28	0.20	95
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.08	0.14	65	0	0.43	11	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0.87	0.07	96	2.30	0.09	97	1.41	0.08	99
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	2.39	0.12	98	0	0.13	19	3.85	0.17	99	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.09	0.13	55	0.53	0.20	87	0.01	0.13	18	0.36	0.23	72	0.06	0.14	32
	90+ days past due	0	0.01	34	0.02	0.02	73	0.02	0.01	85	1.24	0.02	99	0.01	0.03	56
	Nonaccrual	0.01	0.45	8	0.03	0.78	4	0.02	0.45	9	0.05	0.80	8	0.09	0.28	21
Owner Occupied	30-89 days past due	0.01	0.04	29	0.02	0.06	40	0.01	0.04	30	0.04	0.07	51	0.06	0.07	53
	90+ days past due	0	0	38	0.01	0	85	0.01	0	83	0	0	33	0	0.01	62
	Nonaccrual	0.01	0.17	17	0.03	0.32	13	0.02	0.17	18	0.05	0.27	17	0.09	0.16	37
Other	30-89 days past due	0.09	0.08	70	0.51	0.12	90	0	0.08	14	0.32	0.14	77	0	0.07	19
	90+ days past due	0	0.01	39	0	0.01	76	0.01	0	88	1.24	0.01	99	0	0.01	64
	Nonaccrual	0	0.24	7	0	0.40	10	0	0.23	7	0	0.44	11	0.01	0.10	21
Farmland	30-89 days past due	0.08	0.17	69	0.70	0.13	90	0.18	0.10	79	0.05	0.11	62	0.22	0.23	65
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1.36	0.67	81	1.34	1.14	71	1.26	0.69	81	1.30	1.13	69	1.83	0.84	76
Credit card	30-89 days past due	0.78	0.87	33	0.74	0.75	41	0.76	0.81	40	0.89	0.95	41	1.24	1.19	48
	90+ days past due	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13	0.01	0.78	25
	Nonaccrual	0.78	0.12	90	0.89	0.10	90	0.68	0.10	90	0.95	0.05	94	1.28	0.11	95

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-421,315	-331,187	-419,637	-332,968	-333,285
Retained earnings	3,499,092	3,125,584	3,412,160	3,018,257	2,778,464
Accumulated other comprehensive income (AOCI)	-221,286	-24,985	-60,382	13,249	-42,817
Common equity tier 1 minority interest	387	365	389	358	225
Common equity tier 1 capital before adjustments/deductions	2,856,878	2,769,777	2,932,530	2,698,896	2,402,587
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	197,840	166,232	164,993	166,666	169,904
Accumulated other comprehensive income-related adjustments	-221,287	-24,986	-60,383	13,249	-42,818
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,880,325	2,628,531	2,827,920	2,518,981	2,275,501
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,880,325	2,628,531	2,827,920	2,518,981	2,275,501
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	149,700	149,719	149,693	149,669
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	34
Additional tier 1 capital before deductions	0	149,700	149,719	149,693	149,703
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	149,700	149,719	149,693	149,703
Tier 1 Capital	2,880,325	2,778,231	2,977,639	2,668,674	2,425,204
Tier 2 Capital					
Tier 2 capital instruments and related surplus	298,483	148,548	148,706	148,496	148,286
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	5
Allowance for loan and lease losses in tier 2 capital	270,806	241,081	258,915	245,072	248,600
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	569,289	389,629	407,621	393,568	396,891
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	11,009
Tier 2 capital	569,289	389,629	407,621	393,568	385,882
Exited advanced approach tier 2 capital					
Total capital	3,449,614	3,167,860	3,385,260	3,062,242	2,811,086
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	26,794,990	24,666,490	26,069,829	24,368,860	22,110,511
Less: Deductions from common equity tier 1 capital	197,840	166,232	164,993	166,666	169,904
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	26,597,150	24,500,258	25,904,836	24,202,194	21,940,607
Total risk-weighted assets	21,621,199	19,075,454	20,665,908	19,380,058	19,713,620
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	13.32	12.18	73	13.78	12.54	72	13.68	12.37	74	13	12.35	66	11.54	12.11	44
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.32	12.88	67	14.56	13.31	75	14.41	13.11	74	13.77	13.08	71	12.30	12.78	46
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.95	14.72	75	16.61	15.37	76	16.38	14.91	77	15.80	15.23	68	14.26	14.36	60
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.83	9.06	88	11.34	9.15	90	11.49	8.98	91	11.03	9.13	90	11.05	9.76	80
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	5	8	27	20	27	-37.50	-92.86
Other insurance activities income	5	8	27	20	27	-37.50	-92.86
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	512,760	7,701	386,386	7,755	7,602	6558.36	6990.15

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	32	0	0.38	27	0	0.36	27	0	0.41	26	0	0.47	24
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
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Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.15	12.22	68	0.24	11	8	11.85	12	45	0.25	11.03	9	0.27	11.51	11
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	7,732			4,569			7,727			5,220			4,851		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.03	0.46	78	0.02	0.50	76	0.03	0.46	78	0.02	0.75	75	0.02	1.39	70

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	64	13	61	11	18
Real estate loans	50	0	48	0	0
Commercial and industrial loans	14	13	13	11	18
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	64	13	61	11	18
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	

	BHC	Peer # 1	Pct												
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Growth Rates															
Net loans and leases	392.31	10.28	95	-90.65	-6.17	7	454.55	6.83	96	-38.89	-2.40	11	20	22.48	74
Total selected assets	392.31	17.19	95	-90.65	-2.56	7	454.55	9.48	97	-38.89	2.04	10	20	12.40	78
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	1,368,857	1,742,823	1,424,624	1,951,950	2,614,056	-21.46	-52.13
1–4 family residential loans	1,368,857	1,742,823	1,424,624	1,951,950	2,614,056	-21.46	-52.13
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	5.01	6.82	5.30	7.87	11.55
1–4 family residential loans	5.01	6.82	5.30	7.87	11.55
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	12.70	16.69	13.10	17.20	18.81
Home equity lines	1.79	1.92	1.81	2.04	2.54
Credit card receivables	32.59	29.85	33.29	30.91	33.41
Auto loans and other consumer loans	5.72	3.33	4.93	3.27	3.70
Commercial and industrial loans	11.44	13.19	10.69	12.72	9.89
All other loans and leases	35.76	35.02	36.18	33.85	31.66

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	2.15	2.52	2.14	2.66	0.06

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	23,817	15,545	22,888	28,425	39,012	53.21	-19.99
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	23,817	15,545	22,888	28,425	39,012	53.21	-19.99
90+ Days Past Due Securitized Assets							
1-4 family residential loans	6,164	7,908	8,468	12,746	11,245	-22.05	-52.79
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	6,164	7,908	8,468	12,746	11,245	-22.05	-52.79
Total past due securitized assets	29,981	23,453	31,356	41,171	50,257	27.83	-29.99
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.74	0.89	1.61	1.46	1.49
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.74	0.89	1.61	1.46	1.49
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.45	0.45	0.59	0.65	0.43
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.45	0.45	0.59	0.65	0.43
Total past due securitized assets percent of securitized assets	2.19	1.35	2.20	2.11	1.92
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.18	0.69	1.08	1.06	1.25
Home equity lines	0.15	0.10	0.19	0.33	0.20
Credit card receivables	0.78	0.74	0.76	0.89	1.24
Commercial and industrial loans	0.27	0.26	0.40	0.28	1.07
All other loans and leases	0.29	0.98	0.17	0.83	0.70
Total managed loans past due 30–89 days	0.56	0.75	0.51	0.81	1.01
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.33	0.31	0.46	0.46	0.37
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0.01
Commercial and industrial loans	0	0	0.02	0.08	0.01
All other loans and leases	0	0.02	0.12	0.46	0.01
Total managed loans past due 90+ days	0.04	0.06	0.11	0.26	0.08
Total Past Due Managed Assets	0.60	0.81	0.62	1.07	1.09
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	-0.01	-0.02	-0.01	-0.01
Home equity lines	-0.01	-0.02	-0.05	-0.09	0.03
Credit card receivables	2.22	3.58	2.52	4.22	4.66
Commercial and industrial loans	0.30	0.34	0.30	0.47	0.58
All other loans and leases	0.13	0.28	0.07	0.22	0.12
Net Losses on Managed Assets Percent of Total Managed Assets	0.81	1.22	0.90	1.44	1.66

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	26,363	31,216	257,857	127,796	156,525	-15.55	12.25
Dividends	25,008	30,002	253,002	121,554	143,868	-16.65	11.14
Interest	58	53	210	1,641	8,246	9.43	
Management and service fees	1,297	1,161	4,645	4,601	4,411	11.71	31.54
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	41	40	160	144	138	2.50	-32.79
Dividends	0	0	0	0	0		-100.00
Interest	0	0	2	1	0		
Management and service fees	28	27	108	92	87	3.70	64.71
Other income	13	13	50	51	51	0.00	44.44
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	26,404	31,256	258,017	127,940	156,663	-15.52	12.13
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	-413	1,173	4,925	3,395	4,901		
Total operating income	25,991	32,429	262,942	131,335	161,564	-19.85	2.60
Operating Expenses							
Personnel expenses	4,854	6,401	37,009	13,875	12,996	-24.17	105.50
Interest expense	1,693	1,693	6,772	6,772	6,772	0.00	
Other expenses	1,266	1,156	4,286	5,229	7,989	9.52	-22.33
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,813	9,250	48,067	25,876	27,757	-15.54	95.72
Income (loss) before taxes	18,178	23,179	214,875	105,459	133,807	-21.58	-14.82
Applicable income taxes (credit)	-1,629	-1,464	-8,534	-3,783	-1,828		
Extraordinary items							
Income before undistributed income of subsidiaries	19,807	24,643	223,409	109,242	135,635	-19.62	-8.62
Equity in undistributed income of subsidiaries	74,961	90,736	269,979	186,881	157,304	-17.39	364.96
Bank subsidiaries	74,506	89,004	266,096	185,694	156,776	-16.29	407.50
Nonbank subsidiaries	455	1,732	3,883	1,187	528	-73.73	-68.42
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	94,768	115,379	493,388	296,123	292,939	-17.86	150.73
Memoranda							
Bank net income	99,514	119,006	519,098	307,248	300,644	-16.38	167.64
Nonbank net income	455	1,732	3,883	1,187	528	-73.73	-69.17
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,787,706	83.24	2,657,635	82.66	2,798,917	82.27	2,606,432	2,369,422	4.89	42.71
Common and preferred stock	2,785,789	83.18	2,656,776	82.64	2,798,468	82.26	2,606,011	2,364,246	4.86	42.97
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	1,917	0.06	859	0.03	449	0.01	421	5,176	123.17	-61.78
Investment in nonbank subsidiaries	58,052	1.73	55,439	1.72	57,591	1.69	53,708	52,521	4.71	36.96
Common and preferred stock	58,042	1.73	55,435	1.72	57,587	1.69	53,704	52,517	4.70	38.41
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	10	0	4	0	4	0	4	4	150.00	-97.78
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	5,125	0.15	132	0	5,129	0.15	133	593	3782.58	113.81
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	454,986	13.59	463,303	14.41	496,315	14.59	432,053	361,538	-1.80	73.06
Cash and due from unrelated depository institution	87	0	87	0	87	0	87	87	0.00	0.00
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	4,507	0.13	4,507	0.14	4,507	0.13	4,507	4,507	0.00	0.00
Other assets	38,476	1.15	33,847	1.05	39,445	1.16	34,299	31,857	13.68	10.79
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,348,939	100.00	3,214,950	100.00	3,401,991	100.00	3,131,219	2,820,525	4.17	45.58
Liabilities and Capital										
Deposits	1	0	1	0	1	0	2	1	0.00	-99.39
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	148,758	4.44	148,548	4.62	148,706	4.37	148,496	148,286	0.14	
Other liabilities	179,603	5.36	142,225	4.42	166,379	4.89	129,416	115,096	26.28	113.59
Balance due to subsidiaries and related institutions	164,088	4.90	154,764	4.81	154,765	4.55	154,766	154,867	6.02	5.92
Total liabilities	492,450	14.70	445,538	13.86	469,851	13.81	432,680	418,250	10.53	105.90
Equity Capital	2,856,489	85.30	2,769,412	86.14	2,932,140	86.19	2,698,539	2,402,275	3.14	38.58
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,575	0.05	1,575	0.05	1,575	0.05	1,575	1,575	0.00	0.00
Common surplus	12,583	0.38	10,313	0.32	11,177	0.33	8,987	7,474	22.01	140.18
Retained earnings	3,499,092	104.48	3,125,584	97.22	3,412,160	100.30	3,018,257	2,778,463	11.95	57.43
Accumulated other comprehensive income	-221,287	-6.61	-24,985	-0.78	-60,383	-1.77	13,249	-42,817		
Other equity capital components	-435,474	-13	-343,075	-10.67	-432,389	-12.71	-343,529	-342,420		
Total liabilities and equity capital	3,348,939	100.00	3,214,950	100.00	3,401,991	100.00	3,131,219	2,820,525	4.17	45.58
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	159,279	4.76	150,000	4.67	150,000	4.41	150,000	150,000	6.19	3.00
Notes payable to subsidiaries that issued TPS	159,279	4.76	150,000	4.67	150,000	4.41	150,000	150,000	6.19	6.19
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.69	9.94	76	16.59	12.54	80	16.99	11.94	88	11.32	7.29	83	11.97	9.68	74
Bank net income / Average equity investment in banks	14.26	10.44	83	18.09	12.55	84	18.95	11.80	90	12.30	7.45	86	13.17	10.51	79
Nonbank net income / Average equity investment in nonbanks	3.15	11.36	43	12.70	12.53	58	6.94	13.12	43	2.24	9.75	33	1.01	7.89	24
Subsidiary HCs net income / Average equity investment in sub HCs		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income	105.01	97.54	67	103.14	95.97	66	105.21	96.79	75	103.76	88.16	58	102.63	82.22	52
Nonbank net income / Parent net income	0.48	3.43	48	1.50	2.83	63	0.79	3.40	49	0.40	3.59	43	0.18	5.93	37
Subsidiary holding companies' net income / Parent net income		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	17.24	16.87	65	16.09	17.74	61	16.02	16.81	65	16.03	20.06	59	17.41	20.43	65
Total debt / Equity capital	5.21	11.65	37	5.36	11.90	38	5.07	11.71	36	5.50	14.41	37	6.17	14.31	47
Total debt + notes payable to subs that issued TPS / Equity capital	10.78	13.71	45	10.78	14.30	48	10.19	13.63	45	11.06	16.67	48	12.42	16.36	58
Total debt + Loans guaranteed for affiliate / Equity capital	5.21	11.72	37	5.36	12.02	37	5.07	11.77	35	5.50	14.68	36	6.17	14.56	46
Total debt / Equity capital – excess over fair value	5.21	11.75	37	5.36	12	38	5.07	11.81	36	5.50	14.52	36	6.17	14.51	47
Long-term debt / Equity capital	5.21	11.08	37	5.36	11.33	38	5.07	10.95	36	5.50	13.56	38	6.17	13.04	49
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	47.66	40.81	51	48.92	35.48	58	49.06	39.86	54	48.89	34.67	60	22.76	28.44	48
Double Leverage															
Equity investment in subs / Equity capital	99.56	103.47	34	97.93	102.85	22	97.41	103.22	15	98.56	102.81	24	100.60	103.22	40
Total investment in subs / Equity capital	99.62	108.45	26	97.97	108.21	15	97.42	108.40	8	98.58	110.16	13	100.82	111.07	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.03	0.38	34	-0.12	0.22	23	-0.15	0.29	24	-0.13	0.47	25	0.05	0.36	39
Equity investment in subs – equity cap / Net income-div (X)		1.31			0.74			1.05			1.82		0.06	1.22	8
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	177.03	129.62	71	196.32	111.20	85	184.20	152.85	67	164.70	136.59	72	192.38	177.68	60
Cash from ops + noncash items + op expense / Op expense + dividend	262.32	125.04	83	270.75	98.58	92	205.89	154.48	71	185.06	147.24	74	211.12	190.27	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-163.57	98.29	3	281.05	85.35	94	143.76	98.54	82	186.12	134.08	79	132.32	116.34	67
Pretax operating income + interest expense / Interest expense	1,173.72	2,251.18	58	1,469.11	1,142.88	68	3,272.99	1,835.33	82	1,657.28	2,016.32	67	2,075.89	1,968.54	70
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	796.74	1,728.15	42	1,016.53	1,357.31	57	2,232.33	1,770.77	73	1,060.46	1,539.23	59	1,087.29	1,632.83	49
Dividends + interest from subsidiaries / Interest expense + dividends	263.05	145.40	82	308.41	117.86	92	238.31	174.12	72	195.24	150.43	74	237.34	210.80	70
Fees + other income from subsidiaries / Salary + other expenses	21.86	9.52	81	15.89	13.36	72	11.63	11.92	71	24.83	13.95	73	21.68	16.52	69
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.80	3.42	91	14.40	3.97	91	14.78	3.44	93	13.79	3.85	88	12.94	2.64	90
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.22	1.70	57	0.22	1.80	58	0.22	1.76	59	0.22	2.66	58	0.23	5.62	53
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	39.56	64.91	32	32.67	74.87	20	44.53	66.37	38	51.56	81.10	28	42.26	57.84	41
Dividends declared / Net income	8.27	33.46	13	6.98	23.13	18	20.16	28.27	32	19.02	42.29	19	19.57	33.08	28
Net income – dividends / Average equity.....	11.64	6.76	85	15.43	9.52	82	13.56	8.62	85	9.16	4.14	89	9.63	6.46	85
Percent of Dividends Paid															
Dividends from bank subsidiaries	319.14	124.34	87	372.60	101.14	93	254.31	155.92	76	215.79	132.17	77	251	178.13	72
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	319.14	153.16	83	372.60	128.99	89	254.31	203.53	70	215.79	174.85	72	251	260.40	60
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	25.13	43.39	39	25.21	30.63	46	48.74	45.96	51	39.56	60.28	33	47.85	66.55	30
Interest income from bank subsidiaries.....	0.06	0.15	71	0.04	0.12	68	0.04	0.11	68	0.53	0.36	77	2.74	0.54	89
Management and service fees from bank subsidiaries	1.30	0.75	83	0.98	1.08	79	0.89	0.88	81	1.50	1.47	79	1.47	1.55	77
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	26.49	49.34	37	26.23	33.49	45	49.67	51.33	48	41.59	62.88	32	52.06	69.36	32
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	0	47.24	21	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0.05	2.44	63	0.08	7.38	64	0	20.25	26
Management and service fees from nonbank subsidiaries	6.15	0.46	91	1.56	0.53	87	2.78	0.37	89	7.75	0.86	90	16.48	1.92	89
Other income from nonbank subsidiaries.....	2.86	0.06	93	0.75	0.09	90	1.29	0.07	91	4.30	0.16	94	9.66	1.06	91
Operating income from nonbank subsidiaries	9.01	39.06	49	2.31	69.48	32	4.12	87.22	12	12.13	79.84	26	26.14	150.41	21
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.22	60.28	51	92.52	58.57	54	96.22	74.16	50	92.55	69.76	48	89.05	67.32	45
Interest income from bank subsidiaries.....	0.22	1.04	73	0.16	0.72	66	0.08	0.23	65	1.25	0.63	80	5.10	0.80	90
Management and service fees from bank subsidiaries	4.99	1.48	87	3.58	4.11	80	1.77	1.44	80	3.50	1.87	80	2.73	1.81	78
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	101.43	73.91	96	96.26	71.70	49	98.07	83.13	48	97.31	82.20	48	96.88	78.80	44
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	72	0	0.73	72	0	1.19	30
Management and service fees from nonbank subsidiaries	0.11	0.01	92	0.08	0.05	88	0.04	0.01	88	0.07	0.02	89	0.05	0.06	86
Other income from nonbank subsidiaries.....	0.05	0	94	0.04	0.01	92	0.02	0.01	92	0.04	0.01	92	0.03	0.04	88
Operating income from nonbank subsidiaries	0.16	6.88	64	0.12	10.59	56	0.06	4.67	39	0.11	4.70	43	0.09	7.29	31
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	107.07	28.43	90	100.98	29.59	86	100.87	26.38	87	101.01	27.08	88	101.16	28.33	89